

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on May 16, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tyrone Malcolm Hughes
aka Tyrone Hughes
11200 Continental Road
Quinton, VA 23141

Case Number: 13-32732-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-5801

Attorney for Debtor(s) (name and address):

Jessica L. Fellows
America Law Group Inc.
2800 N. Parham Road
Suite 100
Henrico, VA 23294
Telephone number: (804) 308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **June 13, 2013**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **September 11, 2013**

For a governmental unit: **November 12, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: August 12, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **July 10, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 17, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Tyrone Malcolm Hughes
 Debtor

Case No. 13-32732-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B9I

Page 1 of 3
 Total Noticed: 62

Date Rcvd: May 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2013.

db #+Tyrone Malcolm Hughes, 11200 Continental Road, Quinton, VA 23141-2130
 11796545 +24 Asset Management, 2020 Camino Del Rio North, Suite 900, San Diego, CA 92108-1546
 11796546 +ABCWages.com, 333 Naamans Road Suite 15A, Claymont, DE 19703-2808
 11796544 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 11796547 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 11796548 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: CAC Financial Corp, 2601 Nw Expressway Suite 1000,
 Oklahoma City, OK 73112-0000)
 11796555 +CK Marketing, 704 North King Street #500, Wilmington, DE 19801-3535
 11796556 +CNAC of Richmond, 7400 Midlothian Tnpk, Richmond, VA 23225-5419
 11796551 +Check City, PO Box 970183, Orem, UT 84097-0183
 11796557 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 11796558 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 11796562 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DirectTV, attn: Bankruptcy Claims, PO Box 6550,
 Englewood, CO 80155-6550)
 11796564 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 11796561 +Dankos Gordon, 1360 E Parham #200, Henrico, VA 23228-2366
 11796563 +Diversified Adjustments, Dasi-Bankruptcy, PO Box 32145, Fridley, MN 55432-0145
 11796566 +Dyck Oneal Inc, 15301 Spectrum Dr, Addison, TX 75001-6436
 11796568 +EZ Payday Cash, 1559-B Sloat Blvd., Suite 161, San Francisco, CA 94132-1222
 11796567 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 11796569 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Mana, 1130 Northchase Parkway, Suite 150,
 Marietta, GA 30067-0000)
 11796570 Gastrointestinal Specialists, 2369 Staples Mill Road, Suite 200, Richmond, VA 23230-2918
 11796572 +Horizon Fin, 1900 W Severs Rd, La Porte, IN 46350-7855
 11796574 +John Randolph, PO Box 13620, Richmond, VA 23225-8620
 11796577 +KRS Holdings, Inc., d/b/a Great Richmond Rentals, 1904 Byrd Ave #308,
 Richmond, VA 23230-3029
 11796576 +KRS Holdings, Inc., dba Great Richmond Rentals, 1904 Byrd Ave, Richmond, VA 23230-3029
 11796575 +Keith and Sonia Wallace, 3295 Westwood Rd, Mechanicsville, VA 23111-6266
 11796578 +LiquidCash LLC, Liquid Ventures, LLC, 1901 W 47th Place, Suite 103, Mission, KS 66205-1834
 11796579 +LiquidCash LLC, APDO 19 Plaza Colonia, Escazu, San Jose, Costa Rica, Central America
 11796580 +LoanShop/Canterbury, 2207 Concord Pike #505, Wilmington, DE 19803-2908
 11796582 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844
 11796583 +Michael D. Wilburn, 11600 Busy St, Richmond, VA 23236-4066
 11796587 +PMAB Srvc, 13730 S Point Blvd, Charlotte, NC 28273-7715
 11796588 +PNC Mortgage, B6-YM07-01-9, PO Box 3110, Dayton, OH 45401-3110
 11796590 Rappahannock Electric Co-op, Debt Recovery Department, PO Box 7388,
 Fredericksburg, VA 22404-7388
 11796594 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822
 11796593 +Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
 11796596 +Strategic Recovery Gro, 7880 Bent Branch Dr Ste, Irving, TX 75063-6045
 11796598 +T-Mobile Financial, PO Box 629025, El Dorado Hills, CA 95762-9025
 11796599 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 11796600 United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
 11796602 Virginia Emer Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151
 11796603 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: fellows.jl@gmail.com May 18 2013 00:29:45 Jessica L. Fellows,
 America Law Group Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294

tr +E-mail/Text: station01@richchap13.com May 18 2013 04:56:50 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 11796554 +EDI: HCA2.COM May 18 2013 01:43:00 CJW Medical Center, PO Box 13620,
 Richmond, VA 23225-8620
 11796553 +EDI: HCA2.COM May 18 2013 01:43:00 CJW Medical Center, PO Box 99400,
 Louisville, KY 40269-0400
 11796549 +EDI: CAPITALONE.COM May 18 2013 01:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 11796550 +EDI: CAPITALONE.COM May 18 2013 01:38:00 Capital One Bank, PO Box 85168,
 Richmond, VA 23285-5168
 11796552 +E-mail/Text: heatherg@checkcity.com May 18 2013 04:19:07 Check City, 2729 West Broad St,
 Henrico, VA 23220-1905
 11796559 +EDI: CMIGROUP.COM May 18 2013 01:38:00 Credit Management LP, Attention: Bankruptcy Dept,
 PO Box 118288, Carrollton, TX 75011-8288
 11796560 +EDI: RCSFNBMARIN.COM May 18 2013 01:38:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 11796562 EDI: DIRECTV.COM May 18 2013 01:43:00 DirectTV, attn: Bankruptcy Claims, PO Box 6550,
 Englewood, CO 80155-6550

District/off: 0422-7

User: manleyc
Form ID: B9I

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Total Noticed: 62

Date Rcvd: May 17, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11796565 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM May 18 2013 03:34:33 Dt Credit Co,
Attn: Bankruptcy Dept, PO Box 29018, Phoenix, AZ 85038-9018
11796571 +E-mail/Text: bankruptcy.bnc@gt-cs.com May 18 2013 04:30:50 Green Tree Servicing,
PO Box 6172, Rapid City, SD 57709-6172
11796573 +EDI: ICSYSTEM.COM May 18 2013 01:43:00 Ic Systems Inc, PO Box 64378,
St. Paul, MN 55164-0378
11796581 +EDI: RESURGENT.COM May 18 2013 01:43:00 Lvnv Funding Llc, Po Box 10497 Ste 110 Ms,
Greenville, SC 29603-0497
11796584 +E-mail/Text: mwickb@gmail.com May 18 2013 04:33:50 Michael Wayne Investment Co,
Legal Department, 2900 Sabre St, Ste 75, Virginia Beach, VA 23452-7488
11796585 +EDI: MID8.COM May 18 2013 01:43:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
11796589 E-mail/Text: pcm@netmdbusiness.com May 18 2013 04:56:48 Professional Emergency Care,
PO Box 1257, Troy, MI 48099-1257
11796591 +E-mail/Text: bankruptcy@rentacenter.com May 18 2013 03:34:11 Rent A Center,
5501 Headquarters Dr., Plano, TX 75024-5845
11796592 +E-mail/Text: bankruptcy@rentacenter.com May 18 2013 03:34:11 Rent A Center,
5330 Chamberlayne Ave, Richmond, VA 23227-2958
11796595 EDI: NEXTEL.COM May 18 2013 01:38:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
Oak Lawn, IL 60453-0000
11796594 +EDI: DRIV.COM May 18 2013 01:43:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N,
Dallas, TX 75247-3822
11796593 +EDI: DRIV.COM May 18 2013 01:43:00 Santander Consumer Usa, PO Box 961245,
Ft Worth, TX 76161-0244
11796597 +EDI: AISTMBL.COM May 18 2013 01:38:00 T-Mobile Bankruptcy Team, PO Box 53410,
Bellevue, WA 98015-3410
11796601 +EDI: AFNIVZWIRE.COM May 18 2013 01:38:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11796586 Patricia Fazchas

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2013

Signature:



District/off: 0422-7

User: manleyc
Form ID: B9I

Page 3 of 3
Total Noticed: 62

Date Rcvd: May 17, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Jessica L. Fellows on behalf of Debtor Tyrone Malcolm Hughes fellows.jl@gmail.com,
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com

TOTAL: 2